

<i>SERFF Tracking Number:</i>	<i>UHLC-127299487</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>UnitedHealthcare Insurance Company</i>	<i>State Tracking Number:</i>	<i>49209</i>
<i>Company Tracking Number:</i>	<i>BA10023ST (4-11)</i>		
<i>TOI:</i>	<i>MS08G Group Medicare Supplement - Standard Sub-TOI:</i>		<i>MS08G.001 Plan A 2010</i>
	<i>Plans 2010</i>		
<i>Product Name:</i>	<i>GROUP MEDICARE SUPPLEMENT</i>		
<i>Project Name/Number:</i>	<i>ADVERTISING/BA10023ST (4-11)</i>		

Filing at a Glance

Company: UnitedHealthcare Insurance Company

Product Name: GROUP MEDICARE SUPPLEMENT SERFF Tr Num: UHLC-127299487 State: Arkansas

TOI: MS08G Group Medicare Supplement - Standard Plans 2010 SERFF Status: Closed-Filed-Closed State Tr Num: 49209

Sub-TOI: MS08G.001 Plan A 2010 Co Tr Num: BA10023ST (4-11) State Status: Filed-Closed
Filing Type: Advertisement Reviewer(s): Stephanie Fowler

Authors: Michelle Ambach, Wanda Augustus, Tammy Frederick,

Bobbie Walton

Date Submitted: 07/01/2011 Disposition Status: Filed-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: ADVERTISING

Project Number: BA10023ST (4-11)

Requested Filing Mode: File & Use

Explanation for Combination/Other:

Submission Type: New Submission

Group Market Type: Association

Filing Status Changed: 08/01/2011

State Status Changed: 08/01/2011

Created By: Michelle Ambach

Corresponding Filing Tracking Number: BA10023ST (4-11)

Filing Description:

Submitted, for your review is advertising for use in connection with the AARP group health insurance plans. The enclosed advertising is new and does not replace any previously submitted advertisement.

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Group

Group Market Size: Large

Overall Rate Impact:

Deemer Date:

Submitted By: Tammy Frederick

The material included within this filing is an Invitation to Inquire. Final production of the enclosed advertising will show the component number of each advertising piece on the bottom left hand corner of the advertisement.

SERFF Tracking Number: UHLC-127299487 State: Arkansas
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Company Tracking Number: BA10023ST (4-11)
TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010
Plans 2010
Product Name: GROUP MEDICARE SUPPLEMENT
Project Name/Number: ADVERTISING/BA10023ST (4-11)

CMS approved this advertising on June 15, 2011.

Company and Contact

Filing Contact Information

Susan Cipollo, Director Susan_J_Cipollo@uhc.com
680 Blair Mill Rd. 215-902-8444 [Phone]
Horsham, PA 19044 215-902-8813 [FAX]

Filing Company Information

UnitedHealthcare Insurance Company CoCode: 79413 State of Domicile: Connecticut
185 Asylum Street Group Code: 707 Company Type: Life and Health
Hartford, CT 06103 Group Name: State ID Number:
(860) 702-5000 ext. [Phone] FEIN Number: 36-2739571

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation: Per component, 1 component
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
UnitedHealthcare Insurance Company	\$50.00	07/01/2011	49324455

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	08/01/2011	08/01/2011

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Disposition

Disposition Date: 08/01/2011

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Form	BROCHURE	Filed-Closed	Yes

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Form Schedule

Lead Form Number: BA10023ST (4-11)

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed 08/01/2011	BA10023ST (4-11)	Advertising	BROCHURE	Initial		45.000	BA10023ST (4-11)_filing.pdf

[<Agent name>

Licensed Insurance Agent Contracted with UnitedHealthcare

<Phone number>

<E-mail address>

<Agency name>

<Web site>]

A UnitedHealthcare® Medicare Solution

The AARP Medicare Supplement Insurance Plans and the AARP MedicareRx plans carry the AARP name, and UnitedHealthcare pays a royalty fee to AARP for use of the AARP intellectual property. Amounts paid are used for the general purposes of AARP and its members. Neither AARP nor its affiliate is the insurer.

AARP doesn't make individual recommendations for health-related products, services, insurance or programs. You are encouraged to evaluate your needs and compare products.

AARP Medicare Supplement Insurance Plans are insured by UnitedHealthcare Insurance Company, Horsham, PA (UnitedHealthcare Insurance Company of New York, Islandia, NY, for New York residents). Policy form No. GRP 79171 GPS-1 (G-36000-4). In some states, plans may be available to persons eligible for Medicare by reason of disability. All plans may not be available in your state/area.

Not connected with or endorsed by the U.S. Government or the Federal Medicare Program.

This is a solicitation of insurance. An agent/producer may contact you.

These Medicare Prescription Drug Plans (PDPs) are insured by UnitedHealthcare Insurance Company or UnitedHealthcare Insurance Company of New York, for New York residents (together called "UnitedHealthcare"). UnitedHealthcare contracts with the Federal government as a Medicare-approved Part D sponsor. All decisions about prescription drugs are between you and your physician or other health care provider. AARP and its affiliate are not insurance agencies or carriers and do not employ or endorse insurance agents, brokers, producers, representatives, or advisors.

An agent/producer can provide complete information, including benefits, costs, eligibility requirements, exclusions, and limitations.

If you prefer, you can contact UnitedHealthcare directly for more information at <1-800-272-2146>, TTY **711**, from 8 a.m. to 8 p.m. local time, 7 days a week.

<BRPDP3157652_XACE001>



With the Right Combination You're Better Covered

Helpful information about
AARP® Medicare Supplement
Insurance Plans and
AARP® MedicareRx Plans.



Medicare Supplement Plans
insured by **UnitedHealthcare**
Insurance Company



MedicareRx Plans
insured through **UnitedHealthcare**

Consider Your Options

Choosing the health insurance coverage that is right for you is an important decision. There's no need to look further. An AARP® Medicare Supplement Insurance Plan and an AARP® MedicareRx Plan, insured by UnitedHealthcare Insurance Company (UnitedHealthcare), together offer you the medical and prescription drug coverage you may need and are competitively priced to help fit your budget.

Why isn't Medicare enough?

Medicare Part A covers hospitalization while Medicare Part B covers outpatient and doctor's visits. But Medicare isn't designed to pay for all of your medical expenses. Medicare only covers about 80% of Part B medical expenses. The remaining amount could add up to thousands of dollars!

Fortunately, there is a range of AARP Medicare Supplement Insurance Plans with a variety of benefits to help offset some of these costs.

A Medicare supplement insurance plan may:

- Help cover some of the costs not covered by Medicare, such as co-insurance and deductibles.
- Provide guaranteed coverage for life as long as you continue to pay your premiums when due and you answered the required questions on your application truthfully and completely.
- Go with you anywhere you travel in the United States and U.S. territories.
- Allow you to see specialists without a referral from your doctor.
- Give you the flexibility to change plans when your needs change.

¹ Medicare Payment Advisory Commission (MedPAC). *A Data Book: Healthcare Spending and the Medicare Program*, June 2010. <<http://www.medpac.gov/documents/June2010DataBookEntireReport.pdf>> (4 Oct, 2010) p. 16.

Medicare does not cover your prescription drug costs.

Protect yourself from unexpected costs by enrolling in a Medicare Part D plan. The AARP MedicareRx Plans offer you savings and stability. You have the power to make sure your prescription drug needs are being met now and in the future.

An AARP MedicareRx Plan offers:



- \$2 prescriptions with the Pharmacy Saver program.
- Simple and predictable co-pays.
- More than 60,000 convenient network retail locations to fill your prescriptions.
- Coverage that goes where you go – available in all 50 states, the District of Columbia and the five U.S. territories.

Two Plans. One Provider.

Think about your needs and how each plan, or both plans, may work for you. By applying for an AARP Medicare Supplement Insurance Plan and AARP MedicareRx Plan from UnitedHealthcare, you'll have the convenience of getting more complete coverage at the same time, from the same insurance provider.

Your licensed insurance agent, contracted with UnitedHealthcare, is here to help you get the benefits you may need.

Discuss your health care needs with your licensed insurance agent and they will explain your options. When you are ready, they can guide you through the enrollment process so you are confident in your decision. Please contact your licensed insurance agent for more information.